

ABSTRACT

North Sulawesi is one of Indonesian's area that require a few fund to realize various sectors development, like industry, fishery, mining, and tourism. To support this necessity, Bank Pembangunan Daerah Sulawesi Utara Bank Pembangunan Daerah Sulawesi Utara finances institution of regional government, have a role as fund distributor in various sector of regional economic development.

The purpose of the present research is to find out influence of some variables concerning extension of credit at Bank Pembangunan Daerah Sulawesi Utara. Between some variables mentioned before, the present research seek dominant variable that have most influence to extension of credit.

Independent variables of the present research are interest rate, fund of third person, equity, and regional government policy. Whereas dependent variable is extension of credit.

Case study is obtained as model of the present research, based on time series data. Time series data is taken from annual report of finances during fifteen years, from 1980 until 1994, at Development Bank of Sulawesi Utara.

Analysis model of the present research is multiple linear regression method. F-test (jointly test) and t-test.

Result of present research are showed as follows :

1. Jointly, variables of interest rate, fund of third person, equity, and regional goverment policy have very significant influence.
2. Partly, regional goverment policy variable has has most dominant extention of credit.